

In re:
Akpe, Michael & Nse Nancy

PreConfirmation Modified
Chapter 13 Plan
Dated 12/01/10

DEBTOR(S)
In a joint case,debtor
means debtors in this plan

Case No. 10-36833

1. DEBTOR'S PAYMENTS TO TRUSTEE-

- a. As of the date of the plan, the debtor has paid the Trustee \$_____.
- b. After the date of this plan, the debtor will pay the trustee \$ 500/600 per month for 2/58 months, beginning within 30 days after the order for relief for a total of \$ 35800.
Minimum plan length is 60 months from the date of the initial plan payment unless all allowed claims are paid in less time.
- c. The debtor will also pay the trustee_____.
- d. The debtor will pay the trustee a total of \$ 35800.

2. PAYMENTS BY TRUSTEE - The trustee will pay from available funds only creditors for which proofs of claim have been filed.
The trustee may collect a fee of up to 10% of plan payments, or \$ 3580.00.

3. ADEQUATE PROTECTION PAYMENTS - The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property according to the following schedule, beginning in month one (1).

Creditor	Monthly payment	Number of months	Total Payments
a.	0.00	0	0.00
b.	0.00	0	0.00
			TOTAL \$

4. EXECUTORY CONTRACTS & UNEXPIRED LEASES [§365]-The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Claim
a.	
b.	

5. CLAIMS NOT IN DEFAULT - Payments on the following claims are current, & the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Claim
a. Western Bank	2nd Mortgage
b. JSP Properties	Association
c.	
d.	

6. HOME MORTGAGES IN DEFAULT [§1322(b)(5) & §1322(e)] - The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

All following entries are estimates.

The trustee will pay the actual amounts of default.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a. Chase Home Finance	\$ 27348.00	\$ 340/540	3/13	55	\$ 27348.00
b.	\$	\$			\$
c.	\$	\$			\$
TOTAL					\$ 27348.00

7. CLAIMS IN DEFAULT [§1322(B)(3) & 5 & §1322(E)] - The trustee will cure defaults on the following claims as set forth below.

The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

All following entries are estimates except for interest rate.

Creditor	Amount of Default	Int Rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	Total Payments
a.	\$		\$			\$
b.	\$		\$			\$
c.	\$		\$			\$
TOTAL						\$

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8. OTHER SECURED CLAIMS, SECURED CLAIM AMOUNT IN PLAN CONTROLS [Line 2(a)(8)] The trustee will pay the following allowed secured claims the amount set forth in the "Payments" column of the following table. Creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. S. 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #	(Monthly Payment)	X (No. pmts)	= Payments on account of claim	+ (Adequate protection from P. 3)	TOTAL
a.									
b.									
c.									
d.									
e.									
f.									
g. TOTAL									

9. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under sec. 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS	
a. Attorney Fees	\$ 2750.00	\$ 450/200	1/3	12	\$	2750.00
b. Domestic Support	\$	\$			\$	
b. Internal Revenue Service	\$ 1.00	\$ pro rata			\$	1.00
c. Minn. Dept. of Revenue	\$ 1.00	\$ pro rata			\$	1.00
e. Postpetition IRS	\$ 1.00	\$			\$	1.00
f. TOTAL					\$	2753.00

10. SEPARATE CLASS OF UNSECURED CREDITORS-In addition to the class of unsecured creditors specified in paragraph 11, there shall be a separate class of nonpriority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #
a.				
b.				

11. TIMELY FILED UNSECURED CREDITORS-The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under paragraphs 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 2,119.00 [line1(d) minus lines 2, 3(c), 5(d) and 8(b)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in paragraph 8 are
- b. The debtor estimates that the total unsecured claims (excluding those in paragraphs 8 & 10 are \$ 220,315
- c. Total estimated unsecured claims are \$ 220,315 [line 9(a) plus line 9(b)].

12. TARDILY-FILED UNSECURED CREDITORS-All money paid by the debtor to the trustee under paragraph 1, but not distributed by the trustee under paragraphs 2, 3, 4, 6, 7, 8, 9, 10, or 11 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS - To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class and paid in full. Please note: Child Support collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify & enforce the debtor's current ongoing child support obligation, including medical support & child care, including wage withholding. If a foreclosure occurs on debtor's real estate during the term of the Chapter 13 Plan, the debtors shall cease making mortgage payments pursuant to Paragraph 5 and/or 6 of the Plan, and any remaining deficiencies on all mortgages secured by the property foreclosed shall be treated and discharged as general unsecured claims under the plan. Claims filed as secured but for which the plan makes no express provision shall be paid as unsecured as set forth in Paragraph 11 above. Debtors shall be entitled to the first \$1,200 of each tax refund and \$2,000 for a couple of each years Any earned income credit shall be retained by the debtor(s). Pursuant to 11 USC § 1305(a)(1), claims for December 31, 2010 postpetition federal income taxes are to be included in the plan.

14. SUMMARY OF PAYMENTS - ESTIMATED

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Trustee's fee [Line 2]	\$ 3,580.00
Home Mortgage Defaults [Line 6(d)]	\$ 27,348.00
Claims in Default [Line 7(d)]	
Other Secured Claims [Line 8(g)]	
Priority Claims [Line 9(f)]	\$ 2,753.00
Separate Class [Line 10(c)]	
Unsecured Creditors [Line 11]	\$ 2,119.00
TOTAL [Must equal Line 1(d)]	\$ 35,800.00

Law Office of Curtis K. Walker
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Mary C. Hoben, #0335411
Michael J. Cerniglia, #0341757
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357

Signed /E/ _____
Debtor

Signed /E/ _____
Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: Michael and Nse Nancy Akpe

Case No. 10-36833

Debtor(s)

Chapter 13 case

NOTICE OF CONFIRMATION HEARING
AND NOTICE OF MODIFIED PLAN

To: The Chapter 13 Trustee, The U.S. Trustee, and the other entities specified in Local Rule 1007-2(a):

1. The debtor(s) have filed a modified plan and it will be considered at the Confirmation Hearing in this case set forth below.
2. The court will hold a hearing on this motion at 10:30 a.m. on December 23, 2010, in Courtroom 2A, 2nd Floor, 316 North Robert Street St Paul, Minnesota before the Honorable Gregory F. Kishel, Bankruptcy Judge.

/e/ Curtis K. Walker

Curtis K. Walker, #113906

Mary C Hoben, #335411

Attorney for Debtor(s)

4356 Nicollet Avenue South

Minneapolis, MN 55409

(612) 824-4357

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA

IN RE: Michael & Nse Nancy Akpe

Case no. 10-36833

Debtor(s)

Chapter 13

UNSWORN CERTIFICATE OF SERVICE

I, Tracy Madson, declare under penalty of perjury that on December 1, 2010, I mailed copies of the foregoing Modified Plan and Notice of Confirmation Hearing and Notice of Modified Plan by first class mail postage prepaid to each entity named below at the address stated below for each entity:

All Creditors on attached list

Executed on: December 2, 2010

/e/ Tracy Madson

American Coradius International 2420 Sweet Home Rd Ste 150 Amherst NY 14228-2244	Capital One PO Box 30285 Salt Lake City UT 84130-0285	Gurstel, Staloch & Chargo, PA 6681 Country Club Dr. Golden Valley, MN 55427
American Express PO Box 6618 Omaha NE 68105-0618	CBCS 6501 Arlington Expressway Ste A Jacksonville FL 32211-0806	Hilco Receivables LLC 5 Revere Dr Ste 510 Northbrook IL 60062
Anastasi & Associates PA 14985 60th St N Stillwater MN 55082	Chase Home Finance LLC 3415 Vision Dr Columbus, OH 43219	Household Credit Services PO Box 81622 Salinas CA 93912-1622
Bank of America PO Box 15026 Wilmington DE 19850-5026	Choice Visa Box 6248 Sioux Falls SD 57117	HSBC Card Member Services PO Box 5251 Carol Stream IL 60197-9642
Barclays Bank Delaware 125 S West St Wilmington DE 19801-5014	CitiBank Box 6000 Tha Lakes NV 89163-6000	JSP Properties 1043 Grand Ave. Ste 140 St Paul MN 55105
Beneficial Finance 395 North Robert Street St Paul MN 55101	CitiFinancial 2700 39th Ave NE St Anthony MN 55421-4375	Juniper Bank PO Box 8801 Wilmington, DE 19899-8801
Best Buy Retail Services PO Box 15521 Wilmington DE 19850-5521	Como Law Firm PA PO Box 130668 St Paul MN 55113-0006	Law Offices of Curtis K. Walker 4356 Nicollet Ave So Minneapolis, MN 55409
Bonded Collection Corporation 29 East Madison St Ste 1650 Chicago IL 60602-4427	Creditone LLC PO Box 605 Metairie LA 70004-0605	LHR, Inc. 6341 Iducon Dr E Sanborn NY 14132-9097
Cach LLC 370 17th St Ste 5000 Denver CO 80202	Cross Country Bank PO Box 17125 Wilmington DE 19850-7125	LVNV Funding LLC PO Box 10497 Greenville SC 29603
Capital Management Services LP 726 Exchange St Ste 700 Buffalo NY 14210	Direct Loan Servicing Ctr US Dept of Education PO Box 5609 Greenville, TX 75403-5609	Messerli & Kramer 3033 Campus Drive Suite 250 Plymouth MN 55441

Nationwide Credit Inc
2015 Vaughn Rd Bldg 400
Kennesaw GA 30144-7802

The Cash Store
2107 Coulee Rd
Hudson WI 54016

Northeastern Title Loans dba Lo
1409 Coulee Rd
Hudson WI 54016

Thomas Landis Esq
Four Greenwood Square
3325 Street Rd Ste 220
Bensalem PA 19020

Park Midway Bank
2300 Como Ave
St Paul MN 55108

US Department of Education Natio
PO Box 1027
Skokie IL 60076-1027

Phillips & Cohen Associates Ltd
1002 Justison St
Wilmington DE 19801

Veterans Administration
Loan Guarantee Division
Fort Snelling Federal Building
St Paul MN 55111

Pinnacle Financial Group
7825 Washington AV S STE 410
Minneapolis, MN 55439

Washington Mutual Card Services
PO Box 660487
Dallas TX 75266

Prior Properties
514 Prior Ave N
St Paul MN 55104

Western Bank Loan Servicing
PO Box 64689
St. Paul, MN. 55164-9860

Rausch, Strum, Israel & Hornik,
680 Southdale Office Centre
6600 France Ave S
Minneapolis, MN 55435

Shapiro Nordmeyer & Zielke
12550 West Frontage Road, Ste 2
Burnsville, MN 55337

Speedy Loan
121 2nd Street
Hudson, WI 54016

Stewart Zlimen & Jungers Ltd
Suite 100
2277 Highway 36 West5
Roseville MN 55113

DISTRICT OF MINNESOTA

In re:

Akpe, Michael & Nse Nancy

Debtor(s)

SIGNATURE DECLARATION

Case no. BKY

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

I [WE], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

- * The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- * The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- * [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- * I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- * [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

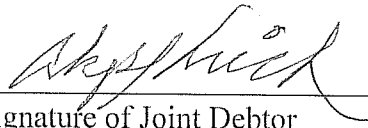
Date: 12/2/2010

X



Signature of Debtor or Authorized Representative

X



Signature of Joint Debtor

Printed Name of Debtor or Authorized Representative

Printed Name of Joint Debtor